

Debtor 1 Marvin Foreman

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern (Norfolk) District of Virginia
(State)

Case number 14-70742-FJS

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE OF THE SCIG SERIES III TRUST

Court claim no. (if known): 4-1

Last 4 digits of any number you use to identify the debtor's account: 1832 _____

Property address: 5373 Blackwater Loop
Number Street

Virginia Beach, Virginia 23457
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 5 / 1 / 2019
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 5,524.19
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 0.00
- c. **Total.** Add lines a and b. Less a suspense balance of \$525.85= (c) \$ 4,998.34

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

5 / 1 / 2019
MM / DD / YYYY

Debtor 1 Marvin Foreman Case number (if known) 14-70742-FJS
First Name Middle Name Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Dinh Ngo, Esq. (dn 8/20/19) Date 08 / 20 / 2019
Signature

Print Dinh Ngo, Esq. Title Attorney for creditor
First Name Middle Name Last Name

Company McCabe, Weisberg & Conway, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 312 Marshall Ave, Suite 800
Number Street
Laurel, MD 20707
City State ZIP Code

Contact phone (301) 490 - 3361 Email bankruptcyva@mw-c-law.com

CERTIFICATE OF SERVICE

I hereby certify that on the 20th day of August, 2019 I reviewed the Court's CM/ECF system and it reports that an electronic copy of the foregoing pleading will be served electronically by the Court's CM/ECF system on the following:

Michael P. Cotter
Chapter 13 Trustee
870 Greenbrier Circle, Suite 402
Chesapeake, Virginia 23320

Steve Taylor, Esq.
133 Mt. Pleasant Road
Chesapeake, Virginia 23322

I hereby further certify that on the 20th day of August, 2019, a copy of the foregoing pleading was also mailed first class mail, postage prepaid to:

Marvin Foreman
5373 Blackwater Loop
Virginia Beach, Virginia 23457
(Via U.S Mail)

/s/ Dinh Ngo, Esq.
Dinh Ngo, Esq.